## MORTGAGE

This form is used in connection once to four-family provisions of the Nati mal Housing Act.

GREEN, FILED

STATE OF SOUTH CAROLINA, N. 54 AH 179

COUNTY OF GREENOANLES, NAMES OF SOUTH TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES G. RUBEL

GREENVILLE, SOUTH CAROLINA

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

JANUARY, 2010

AIKEN-SPEIR, INC.

, a corporation

organized and existing under the laws of , hereinaster SOUTH CAROLINA called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of TWENTY-EIGHT THOUSAND AND NO/100-----Dollars (\$ 28,000.00

with interest from date at the rate of ELEVEN AND ONE-HALF per centum ( 11 ½ %) per annum until paid, said principal and interest being payable at the office of AIKEN-SPEIR, INC. in FLORENCE, S. C. 29503 POST OFFICE BOX 391 or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED SEVENTY-commencing on the first day of FEBRUARY , 19 80, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of GREENVILLE State of South Carolina:

ALL that certain piece, parcel or lot of land, and the improvements thereon, situate, lying and being in the City and County of Greenville, State of South Carolina, and being known and designated as Lot No. 136 on a plat of North Hills, recorded in Plat Book H at Page 130, R.M.C. Office, Greenville County, South Carolina, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Parkwood Drive at the joint front corner of Lots Nos. 135 and 136 and running with said Parkwood Drive S. 19-17 W. 70 feet to a point; thence running N. 71-00 W. 140 feet to a point; thence running N. 19-17 E. 70 feet to a point; thence running S. 71-00 E. 140 feet to the point of beginning.

Derivation: Deed Book 1117, Page 146 - James B. Staton and Holon W. Staton 12/10/79

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the A manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

HUD-92175M (1-79)